

UNITED STATES BANKRUPTCY COURT
Eastern District of Wisconsin

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, and Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/25/11.

This notice contains important information for the debtor(s) and creditors. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

See Reverse Side For Additional Information.

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Michael Bonds
3519 N. 50th St.
Milwaukee, WI 53216-0000

Case Number:
11-28458-jes

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4046

Non-Filing Spouse:
Kathy A. Bonds

Non-Filing Spouse Social Security No.
xxx-xx-4480

Attorney for Debtor(s) (name and address):

J. Kenyatta Riley
Eisenberg & Riley
2228 W. Wells St.
Milwaukee, WI 53233
Telephone number: 414-933-0000

Bankruptcy Trustee (name and address):

John M. Scaffidi
4701 North Port Washington Road
P.O. Box 11975
Milwaukee, WI 53211
Telephone number: 414-963-9303

Meeting of Creditors

The debtor(s) must attend this meeting.

Date: **July 5, 2011**

Time: **01:30 PM**

Location: **U.S. Courthouse, Room 428, 517 East Wisconsin Avenue, Milwaukee, WI 53202**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/6/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Room 126, U.S. Courthouse
517 East Wisconsin Avenue
Milwaukee WI 53202-4581
Telephone number: (414) 297-3291
VCIS number: (414) 297-3582 or Toll Free (877) 781-7277
Court Web Site: <http://www.wieb.uscourts.gov>

For the Court:

JANET L. MEDLOCK
Clerk, U.S. Bankruptcy Court

Clerk's Office Hours: 8:30 a.m. – 4:30 p.m. (Central Time)

Date: 5/26/11

ADDITIONAL INFORMATION

FORM B9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose the stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707 (b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting, with photo identification and proof of social security number, to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice informing you that you may file a proof of claim, and informing you of the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727 (a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Michael Bonds
Debtor

Case No. 11-28458-jes
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: eem
Form ID: b9a

Page 1 of 2
Total Noticed: 25

Date Rcvd: May 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2011.

db +Michael Bonds, 3519 N. 50th St., Milwaukee, WI 53216-2928
aty +J. Kenyatta Riley, Eisenberg & Riley, 2228 W. Wells St., Milwaukee, WI 53233-1919
nfs +Kathy A. Bonds, 3519 N. 50th St., Milwaukee, WI 53216-2928
7198329 +Colders/Wells Fargo, 800 Walnut St., F4030-04C, Des Moines, IA 50309-3605
7198332 +Educator's CU, PO Box 081040, Racine, WI 53408-1040
7198333 Firestone, PO Box 81419, Cleveland, OH 44181
7198335 +Great Lakes Educational Loans, PO Box 3059, Milwaukee, WI 53201-3059
7198338 Lowe's, PO Box 539814, Atlanta, GA 30353
7198339 +Milwaukee Water Works, 841 N. Broadway, #406, Milwaukee, WI 53202-3613

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QJMCAFFIDI.COM May 26 2011 23:43:00 John M. Scaffidi, 4701 North Port Washington Road,
P.O. Box 11975, Milwaukee, WI 53211-0975

smg +EDI: WISCDEPREV.COM May 26 2011 23:43:00 Wisconsin Department Of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901

ust +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov May 27 2011 00:12:49 Office of the U. S. Trustee,
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510

7198325 +EDI: BANKAMER.COM May 26 2011 23:43:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026

7198326 +EDI: HFC.COM May 26 2011 23:43:00 Best Buy, PO Box 5238, Carol Stream, IL 60197-5238

7198327 +EDI: CHASE.COM May 26 2011 23:43:00 Chase Bank, PO Box 94014, Palatine, IL 60094-4014

7198328 +E-mail/Text: EBN.CTREAS@milwaukee.gov May 26 2011 23:52:38 City of Milwaukee Treasurer,
200 E. Wells St., #103, Milwaukee, WI 53202-3599

7198330 +EDI: RCSDELL.COM May 26 2011 23:43:00 Dell Credit, PO Box 6403,
Carol Stream, IL 60197-6403

7198331 +E-mail/Text: DANIEL_SADOWSKI@ECU.COM May 26 2011 23:55:56 Educator's CU,
7025 W. Appleton Ave., Milwaukee, WI 53216-2733

7198334 +EDI: GMACFS.COM May 26 2011 23:43:00 GMAC, PO Box 380902, Bloomington, MN 55438-0902

7198336 +EDI: HFC.COM May 26 2011 23:43:00 HSBC Retail Services, PO Box 5238,
Carol Stream, IL 60197-5238

7198337 +EDI: IRS.COM May 26 2011 23:43:00 IRS, Stop 5301, 211 W. Wisconsin Ave.,
Milwaukee, WI 53203

7198340 +EDI: RMSC.COM May 26 2011 23:43:00 Steinhafels/GEMB, PO Box 981439,
El Paso, TX 79998-1439

7198342 +E-mail/Text: collections-bk@uwcu.org May 27 2011 00:12:51 UW - Credit Union, PO Box 44963,
Madison, WI 53744-4963

7198343 +E-mail/Text: Bankruptcy-Notifications@we-energies.com May 26 2011 23:54:48 WE Energies,
Attn: Bankruptcy Dept -A130, PO Box 2046, Milwaukee, WI 53201-2046

7198344 +EDI: WISCDEPREV.COM May 26 2011 23:43:00 Wisconsin Department of Revenue, PO Box 8902,
Madison, WI 53708-8902

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7198341 ##+US Department of Education, PO Box 4169, Greenville, TX 75403-4169

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

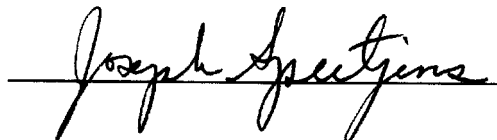
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.